S/N 09/804.851 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Sarat C. Sankaran et al. Examiner: Virpi Kanervo Serial No.: 09/804,851 Group Art Unit: 3691

Filed: March 13, 2001 Docket No.: 1285.013US1

Customer No.: 21186 Confirmation No.: 2552

Title: INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL

PLANNING

AMENDMENT & RESPONSE UNDER 37 C.F.R. § 41.33(b)(1)

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In response to the Final Office Action mailed June 30, 2009, please amend the application as follows: